

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Norman M Stepheny

Debtor(s)

Case No. 15 B 43053

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2015.
- 2) The plan was confirmed on 06/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/22/2016.
- 5) The case was Dismissed on 09/19/2016.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,102.11
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,102.11

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,018.06
Court Costs	\$0.00
Trustee Expenses & Compensation	\$84.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,102.11

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance Payday	Unsecured	800.00	NA	NA	0.00	0.00
Alpat Company Inc	Unsecured	586.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	0.00	510.83	510.83	0.00	0.00
Atlantic Municipal Corporation	Secured	22,000.00	26,023.19	26,023.19	0.00	0.00
Atlantic Municipal Corporation	Secured	5,251.63	5,251.63	5,251.63	0.00	0.00
Bank of Ameirca	Unsecured	1,000.00	NA	NA	0.00	0.00
Baric Lawndale LLC	Unsecured	2,004.00	NA	NA	0.00	0.00
Buckeye Check Cashing of Illinois	Unsecured	2,096.00	NA	NA	0.00	0.00
Cbe Group	Unsecured	312.00	NA	NA	0.00	0.00
Cci	Unsecured	102.00	NA	NA	0.00	0.00
Cda/pontiac	Unsecured	418.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	1,000.00	5,641.20	5,641.20	0.00	0.00
Commonwealth Edison	Unsecured	800.00	882.58	882.58	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	748.00	NA	NA	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	200.00	NA	NA	0.00	0.00
Gateway Financial	Unsecured	9,000.00	29,110.03	29,110.03	0.00	0.00
Internal Revenue Service	Priority	114.00	116.37	116.37	0.00	0.00
Internal Revenue Service	Unsecured	0.00	121.51	121.51	0.00	0.00
Jeffery M Thean	Unsecured	1,385.00	NA	NA	0.00	0.00
JP Morgan Chase Bank	Unsecured	1,116.00	NA	NA	0.00	0.00
Lakeisha Smith	Priority	0.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	429.00	NA	NA	0.00	0.00
PLS	Unsecured	683.00	NA	NA	0.00	0.00
Rosemary Barnett	Unsecured	1,100.00	NA	NA	0.00	0.00
Sprint	Unsecured	300.00	NA	NA	0.00	0.00
Storage Mart	Unsecured	347.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	35,000.00	41,362.24	41,362.24	0.00	0.00
Village of Lansing	Secured	148.00	0.00	148.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$26,023.19	\$0.00	\$0.00
Mortgage Arrearage	\$5,251.63	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$148.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,422.82	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$116.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$116.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,628.39	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,102.11</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$2,102.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.